

2017-19 COMMUNITY INVESTMENT PLAN

SECTION 1: COMMUNITY AND CONSTITUENCIES TO BE SERVED

Urban Edge is a nonprofit community development organization located in Jackson Square, Roxbury with a mission dedicated to strengthening communities and families. Together, we build affordable housing and vibrant, prosperous neighborhoods. Our goal is to foster diverse urban neighborhoods of choice populated by resilient families and sustained by dynamic webs of community relationships. To achieve this goal: **we build** quality affordable housing for low and moderate income households; **we advise** hardworking families on homeowner services, financial education, tax assistance, and student loan counseling; and **we organize** neighbors to become leaders of community change.

Jackson Square is a diverse urban area at a subway transit node where Boston's African-American neighborhood meets its Latin Quarter. According to 2010 Census data, it has a total of 6,615 housing units with a 92% occupied rate. There is a total population of 15,493, with: 45% Black; 41% Latina/o; 11% White; and 3% other, with a median household income of \$38,279. The heart of our service and community development area sits in census tract 813 (where the median household income is \$16,835), which starts in Jackson Square and extends southerly down from Columbus Avenue to Egleston Square.

Currently, there are 1,314 units of affordable multi-family rental housing in the Urban Edge portfolio, occupied by 3,221 residents. Our portfolio is 99.4% occupied, with a population of heads of households who are: 56% Latina/o; 36% Black; 2% White; and 6% other. There is much age diversity in our housing as well. Twenty-eight percent of families are headed by a household who is 60 years of age and above; 1,435 children live in our portfolio. Sixty-four percent of families are 0-30% of the Area Median Income (AMI), 18% are 31-50% AMI, 16% are 51-80% AMI, and 2% are 81-110% AMI.

While the Jackson Square is our primary service area, from 2014-16, residents from all Boston neighborhoods and more than 100 other Massachusetts cities and towns benefitted from our financial education and homeownership promotion and preservation programs. While homeowner clients are on average higher income than residents of Urban Edge housing, 75% are low or moderate income. We anticipate serving a similar geography and constituency as we implement our 2017-19 Community Investment Plan (CIP).

SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

Urban Edge fosters resident engagement and supports the development of resident-led groups to ensure that residents are at the heart of the major decisions impacting their lives. Resident and stakeholder engagement are evident in our **governance structure**, **real estate development**, **asset and property management**, and in **community engagement activities**. Through these structures, residents and stakeholders shaped this CIP and are set to play leadership roles in its implementation.

Governance Structure

The Urban Edge Board of Directors and our various committees are led by residents and other community stakeholders. Seventy-eight percent of Board members live in the target areas of Jamaica Plain, Roxbury, or Dorchester, and 35% (9 out of 26) of the Board is comprised of residents of Urban Edge-owned affordable housing.

In addition to serving on the Board of Directors, residents and other stakeholders are active on Board committees, such as the Active Leaders Investing Vital Energy (A.L.I.V.E.) Committee, a group that oversees community engagement work, shares information about the community, recommends activities, and organizes events.

Residents, stakeholders, and the Board of Directors helped shape a Logic Model that describes the organization's theory of change and prominently describes our core value of engaging residents. Board members convened to construct this Logic Model and the full Board provided input and reviewed the work of the committee. See **Attachment A**, Urban Edge's Logic Model.

Using the Logic Model as a foundation, Urban Edge completed creating a five-year strategic plan at the end of 2014, which takes us through the end of 2019. This new strategic plan is the basis for this 2017-19 CIP. The Strategic Plan gathered input from more than 100 stakeholders including residents, neighborhood partners, small business owners, and others. The 2015-2020 Strategic Plan outlines the steps to achieve our vision for 2020—that Urban Edge is a national leader in the community development field, known for innovation and excellence. See **Attachment B** for an executive summary of our 2015-2020 Strategic Plan.

Real Estate Development, Asset and Property Management

Thirty-five percent of the Urban Edge portfolio are developments that are co-owned by resident associations: Academy Homes (202 units); Theroch Apartments (191 units); and Westminster Court (70 units). This co-ownership structure inherently builds collaboration between Urban Edge and the residents living in the housing we develop. Through community engagement activities, resident leaders are supported at the property level to ensure they have the ability to serve in the capacity of co-owner.

Urban Edge provides opportunities for resident engagement in the real estate development process, depending on the interests of the residents. At the outset of a renovation project, Urban Edge meets with residents to hear about their needs. This input is combined with an analysis of building maintenance over a two-year period and information from consultants to create the scope of work within budget constraints. Urban Edge then re-engages residents throughout the renovations to ensure that residents have input into the design and have their needs met throughout the process. From 2014-16, we renovated the homes at Walnut Washington Apartments (65 units) and Cleaves Court/Dimock-Bragdon Apartments (90 units), with 27% of the residents giving direct input on the project, and a total of 73% responding to written surveys.

Community Engagement

Urban Edge's community engagement work is an inherent part of our mission to develop and sustain stable, healthy, and diverse communities. Community engagement initiatives engage families, especially those in multi-family housing, in activities that match their levels of interest and motivate participation in leadership.

Our community engagement strategy is predicated on the belief that families of modest means who are connected to the necessary resources within the neighborhood and are engaged in their housing developments and neighborhoods are more stable and less likely to experience situations that lead to homelessness. We also believe that community engagement activities have the dual purpose of empowering individuals and building a network of strong associations which can use their collective power to bring social change to their respective neighborhoods.

Individual resident engagement: Urban Edge has designed and implemented initiatives that aim to keep residents housed. Staff works closely with the property management company, WinnResidential, to maximize stable tenancy. Staff accomplishes this by assessing the needs of residents and connecting them to appropriate social services such as elder services, rental assistance, and job and after-school placements. We follow-up with residents to ensure the appropriate services are provided.

Resident association engagement: Initiatives are aimed at building the capacity of resident associations so they are actively engaged in the design and implementation of programming that improves their quality of life. Urban Edge works with six resident associations: Academy Homes I; Theroch; Westminster; Wardman; Amory; and Walnut Washington. At the property level, resident associations work with Urban Edge to oversee plans and projects. Monthly meetings are held with WinnResidential to discuss any property management issues and potential resolutions, as well as programming, financials, and resident services for the site. In addition, the resident associations vet and vote on annual budgets and establish programming such as fitness, computer labs, and events. They meet regularly with a variety of partners, including the Boston Police Department. Staff also works closely with each association to access resources and connect them to other organizations in the community. Staff often gets referrals from resident associations about people with the interest and potential to be effective at this level of engagement. The resident association members also become very knowledgeable about who lives in their developments and often acts as advocates for their neighbors. This organizing strategy allows Urban Edge to engage many Community Engagement staff while ensuring that our housing developments have stable occupancy and increased community engagement.

Resident engagement in the neighborhood: Initiatives are aimed at building coalitions across associations to address common neighborhood issues. Urban Edge staff works with broad coalitions to address issues such as public safety, voter registration, and public health.

Resident engagement in the development of this CIP: It is through these structures and special

initiatives that Urban Edge sought feedback from residents in the development of our 2015-2020 Strategic Plan and this 2017-19 CIP.

One example of how community engagement work led to the creation of this 2017-19 CIP are efforts we have made to get children living in the Urban Edge portfolio ready for the school setting. When residents gathered to determine what topics they want address for their families, their response was resounding—they want to help their children get ready for school, specifically Pre-K and Kindergarten. So we partnered with Union Capital Boston, Families First, and Jumpstart to strengthen families by fostering the parent-child bond, increasing social connections, and preparing children for Pre-K and Kindergarten.

In addition to these regular channels of seeking input and direction from residents in the community, Urban Edge conducts Community Impact Measurement surveys every three years to gather perspectives on quality of life issues from a randomly selected group of residents. As a chartered member of the NeighborWorks, in 2016, Urban Edge surveyed 231 residents in our primary service area to solicit thoughts on the community and issues Urban Edge should consider.

The survey was developed by the nationally recognized *Success Measures* and focused on quality of life issues including community engagement, public services, and safety. Analysis of the survey responses have directly informed the 2017-19 CIP, as well as the 2014-2016 CIP. As a testament to the extensive outreach and community building work in Roxbury, 85% of respondents said they were either very satisfied or satisfied with the neighborhood; 81% said they would either definitely recommend or would recommend the community to someone else as a good place to live.

Further analysis of the survey results shows that while some residents are currently engaged in activities, nearly all are willing to step up, build their leadership skills, and work together to make the community a better place to live. During the survey process, Urban Edge staff identified 70 residents who are not currently engaged, yet want to be engaged and become leaders in the neighborhood. Urban Edge staff will reach back out to these 70 residents, invite them to community meetings, and find out what their needs might be.

While much progress has been made within the neighborhood, a majority of nearby Mildred Hailey Apartments residents reported they felt unsafe, particularly at night. In response, Urban Edge will: build social capital in the Mildred Hailey Apartments by recognizing that all people have gifts and assets; increase the civic capacity of the individuals interested in having a larger role in the community; and increase the sense of community amongst residents of the Mildred Hailey Apartments. Urban Edge will hire a part-time Youth Engagement Coordinator who lives at Mildred Hailey Apartments. Urban Edge has already identified this person, and he is enthusiastic about getting involved in some capacity about improving the quality of life at Mildred Hailey Apartments.

These findings and others have been used to set the goals for this 2017-19 CIP and confirm that Urban Edge has a solid foundation on which to build and residents who are willing to be engaged in working together to make the community an even better place to live and work. To monitor CIP implementation, similar structures will be used to ensure that residents have a meaningful role in

reviewing progress at meeting stated objectives and keeping the CIP on track. This will take place at Board and committee meetings where residents and stakeholders play an active role in reviewing dashboard data on results, asking questions, and providing input into mechanisms for improving performance. Residents will have regular opportunities to monitor the implementation of the CIP through the Community Engagement team's daily contact with residents, as well as through our monthly meetings with Resident Associations.

SECTION 3: PLAN GOALS

Urban Edge's 2017-19 CIP has the same outcomes as our 2015-2020 Strategic Plan. Together, these plans will guide our activities through December 31, 2019. We are excited about this bold, ambitious vision that is grounded in on our experience as a community-builder.

Our vision for 2020 is that Urban Edge is a national leader in the community development field, known for innovation and excellence. With our heart in Egleston and Jackson Squares, a vibrant, inclusive, and culturally and economically diverse area of Boston, we work with others across the City of Boston and region to promote high quality, sustainable and affordable communities. To reach this vision, we have set forth five intended outcomes:

- Outcome #1: Egleston and Jackson Squares are destination neighborhoods in the City of Boston.
- Outcome #2: Urban Edge's integrated programs in economic resiliency, education, and public health/wellness strengthen families and youth, who are the bedrock of our community.
- Outcome #3: Neighborhood real estate markets meet the housing demands of all families.
- Outcome #4: A strong partnership between a committed Board of Directors and high performing professional staff drives an aggressive community development agenda.
- Outcome #5: Urban Edge's high quality performance and innovation is widely recognized, resulting in increased resources to serve our community.

Lines of business and plan goals for the 2017-19 are identified below for each intended outcome. A graphic representation—the Urban Edge Dashboard, which is reviewed regularly internally, can be found as **Attachment C**, which has year-by-year outcomes from 2014-16 and goals for 2017. Urban Edge's Dashboard demonstrates the progress of our activities made possible through the Community Investment Tax Credit (CITC) Program, and sets a target goal of more than 3,500 duplicated families served in 2017. Our Board of Directors has approved our new 2017-19 CIP (*please see Attachment D for minutes and approval vote*). Please see **Attachment E** for a current list of our Board of Directors.

Egleston and Jackson Squares are destination neighborhoods in the City of Boston.

Egleston and Jackson Squares are both thriving neighborhoods where there is productive use of community resources and land. Housing and businesses are at full capacity and residents from all across the city come to the Egleston Jackson corridor to obtain high quality goods and services. Passionate neighborhood residents are active leaders of change, know how to influence and access government resources for neighborhood improvement, and effectively participate in decisions that impact their lives.

Specific goals in this impact area fall under the following five areas.

1. **Residents in Leadership Matrix:** Urban Edge recognizes that residents want to participate in activities based on their own interests, time, and skills. We further see the importance of matching residents with meaningful opportunities and helping them gain skills to reach higher levels of engagement as part of their own individual growth. To track leadership, we developed a leadership matrix that has five levels ranging from “the resident has personal contact with a staff member” all the way to the top tier where “the resident spearheads his/her own project.”
 - a. From 2014-16, 1,156 residents entered the leadership matrix, with 29% moving up a level in the leadership matrix.
 - b. In 2017, we will have 100 new leaders enter the leadership matrix. 25% of these leaders will increase at least one tier in the leadership matrix.
2. **Resident engagement in renovations of properties:** Urban Edge works closely with residents before it develops a renovation plan and all throughout the renovations to ensure that residents have input into the design and have their needs met throughout the process.
 - a. From 2014-16, we renovated the homes at Walnut Washington Apartments (65 units) and Cleaves Court/Dimock-Bragdon Apartments (90 units), with 27% of the residents giving input on the project.
 - b. In 2017, we will maintain the 20% benchmark for renovations.
3. **Associations with Leadership Successors:** Urban Edge co-owns three properties with residents and works with resident associations in other properties as well.
 - a. From 2014-16, we worked with these three resident associations, set and implemented resident-driven goals, and established a leadership pipeline structure with successors established at two of the three associations.
 - b. In 2017, Urban Edge will establish a structure at the third association.
4. **Community Events:** Each year, Urban Edge works with the community to plan and implement a resident-driven event.
 - a. From 2014-16, we worked with resident leaders to hold a youth service fair, neighborhood clean-ups, and the peace-building Hands around Egleston event.
 - b. In 2017, youth leaders will host a luncheon for the elderly, with games and events aimed at intergenerational community-building.
5. **Small Business Loans:** Urban Edge invests in the local economy by providing low interest microloans for small area businesses.
 - a. From 2014-16, Urban Edge loaned more than \$43k to a dozen local businesses.
 - b. In 2017, we will loan \$10k to four local businesses.

Integrated programs in economic resiliency, education, and public health/wellness strengthen families and youth, who are the bedrock of our community.

Egleston Square and Jackson Square are two of the most desirable neighborhoods in the Metro Boston area. The diversity of the neighborhood is well-cited as a reason people want to live here. Three broad program areas (economic resiliency, education, and public health and wellness)

contribute to ensuring that the neighborhood's diversity remains one of its biggest draws. Working with residents, we design programs that are relevant and effective. Through strategic partnerships, we will grow our ability to implement these integrated programs.

Specific goals in this impact area fall under the following eight areas.

1. **Volunteer Income Tax Assistance (VITA) Center:** The VITA Center provides tax assistance and on-line filing for families, helping them understand their credit and household budget.
 - a. From 2014-16, Urban Edge filed 1,730 tax returns for families, who gained an average of a 8.3% increase in income from taxes—injecting more than \$4.2M back into our local economy.
 - b. In 2017, we will serve 600 individuals through the VITA Center. Further, these low-income individuals will gain an average of 7% in income from tax returns and credits.
2. **AccessBenefits Online (ABO):** By screening residents for benefits and helping them gain access to resources, we help advance economic resiliency for hundreds of families.
 - a. From 2014-16, Urban Edge screened 1,144 families and 277 were enrolled onto a benefit of some type. On average, an enrolled household received \$2,424 worth of benefits and increased its household income by 18%. During this time, we screened nearly all of the families living in our 1,314-unit housing portfolio and now only screen residents at move-in.
 - b. In 2017, we will screen 200 individuals for eligibility and enroll 40 in public benefits; and the average annual household income will increase by 20%.
3. **Financial Capability Counseling:** Through the work with residents living in Urban Edge housing, residents receive financial counseling to reduce their debt, improve their credit score, and learn how to complete a household budget and maintain it.
 - a. From 2014-16, Urban Edge counseled 382 residents on financial capability.
 - b. In 2017, we will counsel 100 residents.
4. **Youth Employment:** Urban Edge runs a summer Youth Leadership Academy (YLA) in partnership with Action for Boston Community Development (ABCD) through which young people who live in Urban Edge properties are placed in meaningful jobs. Workshops on topics such as budgeting, conflict resolution, and life skills complement the job skills attained.
 - a. From 2014-16, 66 youth were employed and graduated from our YLA.
 - b. In 2017, we will employ and graduate 30 youth.
5. **New Resident Welcome Visits:** Over the past year, Urban Edge has completely flipped its housing support services program model. In the past, Community Engagement Officers would take a reactive approach and intervene after a life event left a family needed housing support services. Now, staff take a proactive approach, greeting them with a welcome kit that outlines all the services available to them as Urban Edge residents (e.g. ABO enrollment, budgeting, and community services).
 - a. Beginning in 2016, Urban Edge has conducted 38 new resident visits.
 - b. In 2017, we will conduct 60 new resident welcome visits.
6. **Pre-K/Kindergarten Readiness:** Together with project partners Families First and Jumpstart, Urban Edge runs a Kindergarten/Pre-K initiative to strengthen families by fostering the parent-child bond, increasing social connections, and preparing children for Pre-K and

Kindergarten. Parents meet weekly for fifteen weeks to learn about child development, prepare to navigate the school system, and bond with other parents. At these weekly sessions, children and parents share quality time together before parents attend an education workshop while their children engage in structured play with child education specialists.

- a. From 2014-16, Urban Edge enrolled 63 families into the Pre-K readiness program.
 - b. In 2017, we will enroll 20 families.
7. **Voter Commitments:** Urban Edge partners with Union Capital Boston (UCB) to work with resident leaders to become more involved in the community and spark civic engagement.
- a. This past election cycle, Urban Edge residents called their neighbors and obtained 500 commitments to vote, along with pledges to vote "Yes for a Better Boston."
 - b. In 2017, we will work with resident leaders and obtain 400 commitments to vote.
8. **Community Support:** Urban Edge has a long history of supporting families by helping them gain access to resources they might otherwise find challenging to obtain.
- a. From 2014-16, Urban Edge provided families with 5,058 support items such as back-to-school supplies, holiday gifts for children, and Thanksgiving turkeys.
 - b. In 2017, we will provide 1,500 support items to neighborhood families.

Neighborhood real estate markets meet the housing demands of all families.

As the City of Boston and surrounding areas become more stratified and income inequality grows, Urban Edge recognizes the need to increase the supply of affordable housing for households of all income ranges. With this in mind and to promote neighborhood vibrancy, diversity and stability in Egleston and Jackson Squares, we are dedicated to continuing our comprehensive approach to community development by developing and preserving high quality, green, affordable housing for low and moderate income households. We also recognize the need to increase resources and create policies that promote the development of moderate income housing while still maintaining resources for low income housing in order to contribute to an increase in the availability of housing affordable to all Bostonians.

Specific goals in this impact area fall under the following seven areas.

1. **First-Time Homebuyer Classes:** Since 1995, Urban Edge's HUD-certified First-Time Homebuyer Education Classes have graduated more than 4,800 households, 1,650 of which bought their first home. Classes are interactive and feature in-person presentations from experts in the home-buying field such as real estate brokers, mortgage lenders, home inspectors, and fair housing specialists.
 - a. From 2014-16, Urban Edge graduated 1,891 households from our First-Time Homebuyer Classes, 461 of which purchased their first home.
 - b. In 2017, we will graduate 800 families, with 150 purchasing a home.
2. **Realty Brokerage Services:** Urban Edge in partnership with Champion Home Buying Specialists, offers residential real estate brokerage services to modest income families. CUE Realty brings unique value to hardworking families on the pathway to homeownership by providing custom tailored real estate brokerage services.

- a. From 2014-16, CUE offered brokerage services, resulting in the purchase of 85 homes.
 - b. In 2017, 45 low and moderate income families will purchase a home, 20 of which will be in the City of Boston.
3. **Post-Purchase Counseling:** To reinforce lessons learned at the First-Time Homebuyer Classes, Urban Edge provides one-on-one counseling to educate new homeowners on the responsibilities of homeownership and mortgage compliance.
 - a. From 2014-16, Urban Edge counseled 188 new homeowners one-on-one.
 - b. In 2017, we will counsel 75 new homeowners.
4. **Foreclosure Prevention Counseling:** Urban Edge provides one-on-one counseling for homeowners at risk of foreclosure. Clients work side-by-side with Urban Edge's highly trained and experienced counselors to find the best solution for each homeowner. Since 2006, Urban Edge has counseled more than 2,100 at-risk homeowners, and prevented more than 1,450 foreclosures.
 - a. From 2014-16, Urban Edge worked with 374 families at risk of foreclosure, saving 148 from losing their homes, with the remainder pending or no longer seeking services.
 - b. In 2017, we will counsel 90 families and prevent 60 foreclosures.
5. **Credit Counseling:** New in 2017, Urban Edge's Credit Counseling Boot Camp will serve families through educational classroom-based seminars, followed by intensive one-on-one counseling. Urban Edge staff, along with professionals from the industry, lead the class through the fundamentals of credit including: making a budget; the definition of credit; obtaining and reading a credit report; coping with debt; building good credit; ideal financial goal setting; credit repair scams; effective use of credit cards; settling collections; and court judgments. After three hours of classroom education is completed, households meet with a counselor to receive intensive one-on-one counseling.
 - a. In 2017, Urban Edge will counsel 120 participants.
6. **Student Loan Debt Counseling:** Urban Edge counsels clients on their student loan payments, household budgets, and helps create plans so borrowers can manage finances add consolidate/rehabilitate the loan. To date, we have counseled more than 800 borrowers through our Student Loan Debt Counseling, achieving successful outcomes (e.g. consolidation, public service loan forgiveness, repayment plan, and stoppage of garnishments) for more than 70% of those we served.
 - a. From 2014-16, we counseled 666 borrowers and created successful outcomes for 465.
 - b. In 2017, we will counsel 120 borrowers and create successful outcomes for 90.
7. **Development of Affordable Housing:** Development and preservation of high quality, affordable rental and owner housing is one of the most significant activities in which we engage. We have developed and preserved nearly 1,500 units of affordable housing and continue to operate 1,314 units of affordable rental housing within our portfolio. Urban Edge has also developed more than 80k sq. ft. of retail space, non-profit offices, and community facilities. To reach the goal of contributing to a neighborhood that is affordable, sustainable, and exemplifies good urban design while being environmentally sustainable, Urban Edge secures resources to renovate its existing properties to develop new projects.

- a. From 2014-16, Urban Edge renovated the homes at Walnut Washington Apartments (65 units) and Cleaves Court/Dimock-Bragdon Apartments (90 units). At the same time, we finished a new construction project and opened Jackson Commons (37 units).
- b. In 2017, a total of 335 units will move through the real estate pipeline. When completed, our neighborhood will see 97 new units of housing at Walker Park (49 units) and 125 Amory (48 units) and 238 units of rehabilitated housing at Cleaves Court/Dimock Bragdon (90 units), Bancroft/Dixwell (78 units), and Westminster Court (70 units). In addition, Urban Edge will enter into an agreement to become the developer for a renovation project at the North American Indian Center.

A strong partnership between a committed Board of Directors and high performing professional staff drives an aggressive community development agenda.

Urban Edge is a place where high performing professional staff combine their passion for community development and their expertise and skills to meet the mission. We support a culture of excellence, accountability, entrepreneurship and innovation. We cultivate leaders in our community and in our organization. We are recognized for training and supporting both current and future leaders in the community development industry. Urban Edge uses an innovative and flexible approach to talent management and development.

The organization is led by a diverse Board of Directors, reflective of the community, with the skills, characteristics, and leadership for effective governance. Members of the Board will be active participants in decision making and serve as champions for the organization in a wide array of settings. The organization will support a committee structure that both meets the organization's governance goals and also serves as a training ground for potential new Board members.

Specific goals in this impact area fall under the following two areas.

1. **Salary and Benefits in Top 10% of Industry:** Urban Edge will make an effort to have salary and benefit packages to be in the top 10 percentile of similar organizations in Greater Boston.
 - a. In 2017, Urban Edge will acquire various studies to discover under which percentile our salary and benefits fall.
2. **Professional Development:**
 - a. In 2017, an annual budget representing 2% of the personnel budget will be dedicated annually to professional development for staff.

Urban Edge's high quality performance and innovation is widely recognized, resulting in increased resources to serve our community.

The organization is well-known by the community and among industry leaders for excellence and high quality performance in community development. By deploying a robust marketing strategy that effectively communicates our success story and results, we will attract high performing professionals and volunteers and generate increased investments in our community.

Specific goals in this impact area fall under the following four areas.

1. Urban Edge will end 2017 with a cash balance of \$4.5M, an operating surplus of \$218k, and property disbursements of \$1.26M. We will also collect \$2.9 in developer fees for projects in our real estate development pipeline.
2. We will also maintain a 98% occupancy rate, and reduce the rental arrearage balance from \$138k to \$100k.
3. We will also raise \$1.4M in revenue from a variety of philanthropic sources.
4. This year, Urban Edge will further increase its social media presence.

SECTION 4: ACTIVITIES TO BE UNDERTAKEN

Resident Leadership Development: Staff track resident participation and interest in expanding leadership roles. As residents take on new activities, it carefully matches them with meaningful roles within their property, in Urban Edge as an organization, and in the broader community. Training is made available annually through training events organized by NeighborWorks, including a training focused on resident leadership development.

Resident Engagement in Renovations of Properties: Before properties are renovated, staff meets with residents in group settings and conducts surveys to ascertain key issues to be addressed in the renovations. Several examples of activities undertaken to engage residents in the renovations of properties are provided earlier in this document.

Resident Association Capacity Building: Staff meet monthly with resident associations and assist them with outreach to other residents, training residents to take part in decision making, and providing assistance to build their capacity to read property financial statements, interact with property management and security services, as well as other roles.

Community Events: Urban Edge staff will work with local youth leaders and host a luncheon for the elderly, with games and events aimed at intergenerational community-building.

Small Business Loans: Urban Edge staff and the microloan committee made up of community leaders meet monthly to review loan applications and market our product to the neighborhood.

VITA Center: The VITA Center begins operation in January and runs through April 15th on Tuesdays, Thursdays 5pm to 8 pm and Saturdays 9 am to noon. The VITA Center is staffed by Urban Edge employees, community leaders, and corporate volunteers that are trained and certified by the Earned Income Tax Credit (EITC) Coalition through the IRS. Services are offered in English, Spanish, and Haitian Creole.

AccessBenefits Online: At move-in, every resident living in Urban Edge housing is screened for public benefits using AccessBenefits Online and connected to benefits for which they are eligible. Residents are also screened and connected to benefits when they are referred to

Community Engagement staff due to a resident service situation.

Financial Counseling: Anyone who receive services through the VITA Center is provided with one-on-one financial counseling to check their credit score, learn how to manage a budget, and save money by opening a bank account. Staff also provides these services to residents residing in Urban Edge properties. If either are interested in ongoing financial coaching, credit reports are pulled to see if there are discrepancies and begin rectifying the report. Counseling is offered in English, Spanish, and Haitian Creole.

Youth Leadership Academy: The Youth Leadership Academy operates in partnership with Action for Boston Community Development. Young people in Urban Edge properties are placed in meaningful jobs throughout the City of Boston for the summer. Workshops on topics such as budgeting, conflict resolution, and life skills complement the job skills attained.

New Resident Welcome Visits: Urban Edge greets new residents with a welcome kit that outlines all the services available to them as Urban Edge residents (e.g. ABO enrollment, budgeting, and community services). Visits are offered in English, Spanish, and Haitian Creole.

Families Enrolled in Kindergarten/Pre-K Readiness: During the multi-week program, parents meet twice weekly for 2 hours, with one day dedicated to parenting education and school readiness and the other focused on mental wellness such as yoga, meditation, swapping stories, and sharing reflections. At these weekly sessions, children and parents share quality time together before parents attend an education workshop while their children engage in structured play with child education specialists.

Voter Commitments: Urban Edge staff and project partner Union Capital Boston will engage community leaders, who will in turn canvass and phone call their neighbors and collect commitments to vote in this year's municipal elections.

Family Resources: Staff collects donations from stakeholders and volunteers to provide free school supplies, winter coats, holiday gifts, and Thanksgiving turkeys to families in need.

First-Time Homebuyer Education: Homebuyer Education classes are offered throughout the year. Twenty-three classes are offered in English, Spanish, and Haitian Creole.

Realty Brokerage: Urban Edge staff and CUE Real Estate realtors work with prospective buyers one-on-one with tailored services. Counseling is offered in English, Spanish, and Haitian Creole.

Post-Purchase Counseling: Urban Edge staff work with new homeowners one-on-one. Counseling is offered in English, Spanish, and Haitian Creole.

Foreclosure Prevention: Counseling takes place on a one-on-one basis. Staff analyzes the household's budget and reviews options to prevent foreclosure, including forbearance,

modifications, short sales, and buy-backs by Boston Community Capital. Counseling is offered in English, Spanish, and Haitian Creole.

Credit Counseling Boot Camp: will serve families through educational, classroom-based seminars, followed by intensive one-on-one counseling. Urban Edge staff, along with professionals from the industry, lead the class through the fundamentals of credit including: making a budget; the definition of credit; obtaining and reading a credit report; coping with debt; building good credit; ideal financial goal setting; credit repair scams; effective use of credit cards; settling collections; and court judgments. After three hours of classroom education is completed, households meet with a counselor to receive intensive one-on-one counseling. Workshops will be held eleven times in 2017 and conducted in English, Spanish, and Haitian Creole.

Student Counseling: Counseling takes place on a one-on-one basis. Activities support clients with budgeting, handling garnishments, consolidating loans, and assisting with loan forgiveness, loan deferment/ forbearance, and loan rehabilitation measures.

Real estate development pipeline: Urban Edge employs a real estate development team of professionals who identify properties and work through the numerous details associated with the real estate development process. The real estate pipeline is described above.

Property and Asset Management Services: Urban Edge contracts direct property management services to WinnResidential, and who with residents are closely involved in monitoring property management activities. The Community Engagement, Real Estate, and Finance departments carry out numerous asset management functions.

SECTION 5: HOW SUCCESS WILL BE MEASURED AND EVALUATED

Urban Edge uses a powerful database, Salesforce, to capture and measure the results of our activities. We also use a variety of tools to measure impacts, including:

- *CounselorMax*, a tool developed by NeighborWorks, used for reporting on the first time homebuyer, foreclosure prevention, and student loan activities.
- *Hope Loan Portal*, a database that allows staff to send documents to banks that also use this database. Urban Edge submits application packages to servicers/ lenders for homeowners to apply for loan modifications.
- As a member of the NeighborWorks® Network, Urban Edge is also enrolled in the national database *Success Measures*, which allows us to examine results from a questionnaire about the quality of life in the community.

Our asset management plan is an essential tool for property and financial performance and is used on a regular basis. It includes reports such as: a watch list, balance sheet and income statement summary reports, cash flow projections, vacancy reports, and income statement re-projections. Using the plan, we conduct capital needs assessments, improvement schedules, action lists, and monitor replacement reserves.

Other essential tools include deal books that describe the ownership structure, regulatory agents and related agreements, and summarize the financial structure. The Asset Management team and Community Engagement meet with property management monthly to review performance across the portfolio. Urban Edge also uses NeighborWorks' database to produce portfolio-wide and property-specific reports on financial performance.

To ensure that Urban Edge is on track and to evaluate its progress, we created a dashboard. This quarterly report includes the following indicators and data points.

- *Human capital*: performance reviews, attendance, professional development
- *Finance*: cash balance, reserve balance, P & L surplus, property disbursements
- *Real estate pipeline*: development process status, fee accrual
- *Community engagement*: new leaders, leaders up one level, new youth leaders, community support participants, rent receivables, number enrolled in AccessBenefits Online, number of residents receiving financial counseling, and number of VITA participants.
- *Community programs*: number of participants in homebuyer education classes and number of first-time homebuyers created, number of participants served through foreclosure prevention intake and cases resolved, and number of students counseled and student loans resolved and referred
- *Fundraising*: grants awarded, funds raised from, annual meeting revenue

The staff extracts key points of data from the above-named tools and reports this on dashboard. Senior Staff meet quarterly to review this information and make any adjustments that might be required. As noted earlier, participants and residents are engaged in significant ways on the Board and throughout Urban Edge's programs and activities. Through these means, they are engaged in evaluating progress and identifying areas for programmatic or organizational improvements. Please see **Attachment C**, which lays out Urban Edge's CIP in dashboard format for tracking and assessment, which has year-by-year outcomes from 2014-16 and goals for 2017.

SECTION 6: COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION

Urban Edge sees partnerships as the cornerstone of any successful project and essential to the success of our agency. We work with broad coalitions to address issues such as: public safety; voter registration; public health; and youth violence. These coalitions and groups include: MassHousing's Academy/Bromley/Egleston Safety Task Force; the Egleston Coalition; Jamaica Plain Violence and Intervention Collaborative; Egleston Square Main Streets; Hyde/Jackson Main Streets; and Friends of the Egleston Square YMCA.

Urban Edge collaborates with: ABCD on the Youth Leadership Academy; Preservation of Affordable Housing (POAH) and Boston Health Care for the Homeless Program on the AccessBenefits Online; the City of Boston on the VITA Center; NeighborWorks on financial counseling and homeownership

programs; and with the Friends of Kelly Rink and other groups on the development of the Jackson Square Recreation Center.

For our Kindergarten/Pre-K Readiness and Voter Commitment activities, Urban Edge partners with Union Capital Boston, which is a loyalty program that rewards families with low incomes for taking actions that strengthen their communities. They partner with mission-driven institutions and enroll members in their program. Members are rewarded financially for their time and connected to the wider community and its resources. Members use the Union Capital Boston mobile device App to track their time, earn reward points, and find other local events.

Urban Edge has partnered with long-time colleagues in the community development field The Community Builders and Jamaica Plain Neighborhood Development Corporation (JPNDP) to create Jackson Square Partners (JSP) and establish the Jackson Square Redevelopment Initiative (JSRI), a comprehensive, multi-phased project that is one of the largest community-driven neighborhood revitalization projects in the U.S. When this fifteen-year, \$250M transformation process is completed in 2019, a barren checkerboard of vacant and underutilized lots at a major transit node will be transformed into more than 700 new/rehabbed units of mixed-income housing, retail space, green space, and state-of-the-art educational/recreational facilities.

SECTION 7: INTEGRATION OF ACTIVITIES/CONSISTENCY WITH COMMUNITY STRATEGY AND VISION

Urban Edge's Logic Model illustrates how all of our programs connect and lead to a shared group of outcomes. The focus is on People, Place, and Resources. The activities, goals, and impacts described above lead to the ultimate goals: to foster a diverse urban neighborhood of choice populated by resilient families and sustained by a dynamic web of community relationships.

Our work is closely aligned with the plans and visions of many community partners. A prime example of this the many approvals the City of Boston has given to JSP throughout the development process. The JSRI has its roots based in community-driven processes. To attain our vision and set goals and objectives as a community, our first steps in realizing our vision began more than a decade ago. In 2001, local residents formed the Jackson Coordinating Group and presented their community vision to former Boston Mayor Tom Menino and the other elected officials representing Jackson Square. Informed by this community vision, in 2004, Urban Edge and JPNDP announced a formal partnership to develop Jackson Square and established JSP. What followed was months of charrettes and focus groups engaging hundreds of residents and local business owners. In 2007, JSP had produced a working master plan. In 2008, the Commonwealth committed \$3M in public infrastructure improvements and those enhancements were made in 2010. Since that time, Urban Edge and JSP have made tremendous process on the JSRI with the openings of 225 Centre Street, Jackson Commons, and 75 Amory Avenue.

On a regional level, the Metropolitan Area Planning Council created the MetroFuture regional plan to make Greater Boston a better place to live and work. It is an extensive plan and vision for the future

and many of the goals are consistent with our goals and activities. Among the hundreds of objectives in MetroFuture, a few that show alignment are:

- Sustainable growth will include new homes and jobs near transit routes, and designated to promote transit use; an increasing share of housing in each municipality will be affordable to working families and fixed-income seniors; quality design will compact development to enhance the region's character and livability;
- All neighborhoods will have access to safe and well-maintained parks, community gardens, and appropriate play spaces for children and youth;
- Growth will be guided by informed, inclusive, and proactive planning; and
- The region's residents – including youth, seniors and immigrants – will be well-informed and engaged in civic life and community planning.

SECTION 8: FINANCING STRATEGY

Urban Edge relies on a balanced variety of revenue streams for all operations. This mitigates the risks of reduction in one revenue stream. Our Resource Development department ensures potential funding sources are being applied for on an ongoing basis. The following sources of revenue will fund the CIP: service fees from the real estate portfolio; net income from real estate development; service fees for programs, such as work for other affordable housing owners; major underwriting grants from United Way and NeighborWorks; contract and grants from State and City agencies; grants from foundations and corporations; and individual gifts, particularly those using CITCs.

For the period 2014-2016, Urban Edge utilized all of its tax credits (\$410k in credits). We respectfully request the maximum allowable allocation amount (\$150,000 in credits) in 2017.

Urban Edge has succeeded in developing a diverse and enduring base of national, regional, and local funders from the public, philanthropic, and private sectors exceeding \$1.5M annually.

- On the federal level, NeighborWorks provides capital for affordable housing development, general operating funds, and special initiatives.
- Blue Cross Blue Shield is currently funding a health outcomes pilot project.
- Enterprise Community Partners and Keuhn Charitable Foundation each help fund Real Estate Development Project Manager Fellows.
- The City of Boston's Department of Neighborhood Development (DND), MA Division of Banks, and NeighborWorks fund our foreclosure prevention services.
- The United Way has consistently provided allocations for many of our programs.
- The banking community and its philanthropic arms—Bank of America, Santander, Wells Fargo, Citizens, Capital One, Blue Hills Bank, Boston Private, and other local banks are longstanding supporters of our programs.
- Our Annual Meeting earns more than \$125k in gross revenue.
- Individual support (other than the Annual Meeting) exceeds \$60k annually.

Total Operating revenues for CY17 are budgeted for \$4,302,328 and include: project management and developer fees (50.3%); program service fees (21.9%); contracts and grants (21.2%); contributions (4.0%); rental income (1.5%); Interest income and other (1.1%).

SECTION 9: HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT

Urban Edge has a 40-year history of community development in the neighborhoods of Boston, where we hold a real estate portfolio valued in excess of \$150M. The score of housing, commercial, and mixed-use projects in our portfolio require complex and multiple financing sources to acquire, refinance, renovate, and construct. In 2016, after intensive on-site reviews, NeighborWorks's Organizational Health Tracking System (OHTS) changed the health rating for our organization to Exemplary—the highest rating possible.

Our track record demonstrates a commitment to community engagement, development of high quality affordable housing, and effective responses to the needs of the residents who live and work in the neighborhoods. These approaches are consistent with both the goals we have set in this CIP and with all of the Commonwealth's Sustainable Development Principles.

While Urban Edge adheres to, and advances, all of the Commonwealth's Sustainable Development Principles, we would like to spotlight just a few examples. Consistent with the principle of *advancing equity and supporting inclusive community planning efforts and decision making*, community residents have always been leaders of Urban Edge from our earliest days – a practice that continues to be a central feature of our organization. The core value is that activities require meaningful resident engagement in strategic decisions, as expressed in the Logic Model and evident throughout all of our work as described in this CIP.

Our experience in community development illustrates our commitment to the principle of *expanding housing opportunities* to meet the needs of a wide range of people of all abilities, income levels, and household types. For example, in addition to developing affordable rental and homeownership properties, Urban Edge partnered with Pine Street Inn to acquire two blighted properties for the development of Egleston Crossing, which includes 64 affordable rental apartments, 15 of which are designated for formerly homeless households, along with 8,300 square feet of retail space. In addition, supporting sustainable homeownership has been a consistent feature of our organization's work starting in the late 1990s when we rehabilitated 13 new homes for first-time homebuyers in Roxbury and Roslindale. Subsequent programs quickly grew to include: first-time homebuyer classes; financial fitness; credit counseling; home rehab lending; foreclosure prevention; student loan debt counseling; and credit counseling. Urban Edge's current portfolio houses more than 3,200 residents, and coupled with homeownership programs serving hundreds of families annually, we continue to expand housing opportunities for a diverse constituency.

Urban Edge has historically been aligned with the principle of *using natural resources wisely, reducing waste and pollution through energy efficient measures, and promoting clean energy by supporting energy conservation strategies*. In 2005, we completed Egleston Crossing, a landmark green development project with renewable energy features. From 2010 through 2012, we participated in

LISC's Green Retrofit Initiative through which it adopted new energy-efficiency protocols and green retrofitted 286 units. Among the green retrofits was the 103-unit JP Apartments, which has realized decreases in water use of 71%, natural gas of 44% and electricity of 50%. Green retrofit of the 65-unit Walnut-Washington Apartments were completed in 2014, and the 37-unit and green Jackson Commons opened in 2016. Urban Edge's commitment to these goals is evident throughout our work. Several outcomes illustrated in the Logic Model speak to the goals of ensuring that our properties adhere to the highest standards of environmental stewardship, and that long term, the built environment exemplifies good urban design and contributes to an environmentally sustainable community.

Urban Edge has shown a dedication to creating diverse urban neighborhoods of choice where residents have access to a mix of commercial, civic, cultural, educational, and recreational activities. This is consistent with the principle of *concentrating development and mix of uses*. We create *pedestrian friendly districts and provides housing and services that are near transit and where services are available*. For example, in the 1990s, we renovated the Father Jack Roussin Community Center, involving a \$2.1M capital campaign, housing the Egleston Square YMCA, the Greater Egleston Community High School, and Our Place Theatre Project. Urban Edge also led a "Take Back the Streets" campaign and the first "Hands Around Egleston Square" event, which celebrated neighborhood peace and raised funds for local youth agencies, which was repeated in 2015.

We have always been concerned about increasing access to resources for the community, consistent with the principle of *promoting economic development and expanding access to entrepreneurial opportunities*. Urban Edge began developing mixed-use and commercial space in the 1990s with Egleston Center, which houses a branch bank and three other businesses, and with six other CDCs, we established the Business Loan & Equity Fund to assist local and minority-owned businesses.

Aligned with the principle of *advancing equity, considering the interests of future generations, and expanding access to education and training, and creating neighborhoods that integrate uses*, Urban Edge continues to sponsor several programs that foster economic resiliency and expand opportunities for young people. These efforts include the Youth Leadership Academy, which provides young people from area multi-family housing with career exploration, mentoring, and summer jobs. Other programs described above build economic assets for families through access to public benefits, free tax preparation, financial counseling, and other services.